



FEMA

Guinea Residents Elevate Isabel is Catalyst for Mitigation

Gloucester County, VA – Guinea is a tight-knit community in southeastern Gloucester County. Bounded by the Chesapeake Bay to the east, the York River to the south, and the Severn River to the north, the economic history of the area is a "waterman's" life comprised of fishing, crabbing, and oyster harvesting. With numerous wetlands, streams and creeks in the area, floodplains are prevalent.

On September 18, 2003, Hurricane Isabel created a tidal surge of 6.4 feet at Gloucester Point and wind gusts up to 85 miles per hour throughout the County.

"Guinea area residents not only suffered from Hurricane Isabel flood and wind damage, but had a tornado and a separate hail storm pass through within an 18 month period," said Dana Lyon, local Project Rebound Outreach Services worker for the Middle Peninsula-Northern Neck Community Services Board.

In early 2002, Ed and Bain Schultz bought a house in the low-lying Browns Bay area of Guinea. Following local floodplain ordinances, they purchased flood insurance and settled in with their two children, seven chickens and two cows, and made their new house a home.

Hurricane Isabel caused substantial damage to their home. They lost all their chickens, but the two cows survived. The Schultz family had obtained a Standard Flood Insurance Policy through a local insurance agent with the National Flood Insurance Program (NFIP), and was able to take advantage of the Increased Cost of Compliance (ICC) portion of the policy to cover the costs of elevating their home.

The Schultzs packaged the ICC benefits with a low interest loan from the Small Business Administration to repair and elevate their home. Under specific circumstances during the retrofitting process, FEMA may provide temporary rental assistance or travel trailers until families can move back into their homes.

"Having a travel trailer is a blessing," said Bain Schultz. "To be on our property, to feed our animals, and to keep an eye on our home and its reconstruction gets us back to normal quicker."

To comply with Gloucester County's floodplain ordinances, the Schultz home was elevated over a crawl space with the first floor above the established Base Flood Elevation. "It would have been irresponsible if we didn't elevate," said Bain Schultz.

A new concrete block foundation wall includes the required flood vents. The vents allow for the free passage of water automatically in both directions without human intervention. The bottom of the openings are no higher than one foot above grade underneath the flood vents.

The September 2003 flooding from Hurricane Isabel revealed the importance of complying with floodplain regulations. Gloucester County's agreement to adopt and enforce floodplain management ordinances is an important measure to reduce the loss of property and life when flooding occurs.



Gloucester County,
Virginia



Quick Facts

Sector:

Public

Cost:

Amount Not Available

Primary Activity/Project:

Elevation, Structural

Primary Funding:

National Flood Insurance Program (NFIP)